

JORGE L. SANCHEZ, ESQ.  
Nevada Bar No. 10434  
SANCHEZ LAW GROUP, LTD.  
930 South Fourth Street, Suite 211  
Las Vegas, Nevada 89101  
Phone (702) 635-8529  
Attorney for Debtor

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re: ) CHAPTER 13  
)  
RAMIRO ROSALES HERNANDEZ ) CASE NUMBER 09 – 21996-MKN  
ROSA BUSTAMONTE ROSALES )  
) Rick Yarnall Chapter 13 Trustee  
)  
) DATE: October 29, 2009  
Debtors. ) TIME: 2:30 pm  
)

**NOTICE OF MOTION TO VALUE DEBTORS' NON-PRINCIPAL RESIDENCE  
REAL PROPERTY, TO MODIFY THE RIGHTS OF PARTIALLY SECURED  
AND WHOLLY UNSECURED LIENHOLDERS AND OBJECTION TO  
LIENHOLDERS' PROOF(S) OF CLAIM, IF ANY**

TO: ALL INTERESTED PARTIES

NOTICE IS HEREBY GIVEN that a Motion to Value Collateral and Modify Rights of BANK OF AMERICA pursuant to 11 U.S.C. §506(a) and § 1322, was filed September 18, 2009, by Sanchez Law Group Ltd., Attorney for Debtor(s), RAMIRO ROSALES HERNANDEZ & ROSA BUSTAMONTE ROSALES. This Motion seeks to value collateral underlying BAC HOME LOAN's rights regarding their respective mortgage loans.

NOTICE IS FURTHER GIVEN that any and all opposition must be filed pursuant to Local Rule 9014(d)(1), which provides in pertinent part as follows:

Any Opposition must be filed pursuant to Local Rule 9014(d):

"(1) Oppositions to a motion must be filed and service must be completed on the movant no later than 15 days after the motion is served except as provided by LR 3007(b) and LR 9006. If the hearing has been set on less than 15 days' notice, the opposition must be filed no later than 5 business days before the hearing, unless the court orders otherwise. The opposition must set forth

all relevant facts and any relevant legal authority. An opposition must be supported by affidavits or declarations that conform to the provisions of subsection (c) of this rule.

(2) Except as provided by LR 3007(b), LR 7056(c), and LR 9006, any reply memorandum may be filed and served by the court and the opposing party no later than 5 business days before the date set for hearing or within the time otherwise fixed by the court.

(3) Uncontroverted facts may be taken as true. If no response or opposition is filed within the time required by these rules, the matter will be deemed unopposed, the court may enter an order granting the relief requested in the motion without further notice and without a hearing, and no appearance need be made. At the time originally set for hearing unopposed matters, the court may on its own or at the request of any party in interest continue the matter for hearing, in which case an appearance on behalf of the movant will be required at the continued hearing.”

If you object to the relief requested, you ***must*** file a **WRITTEN** response to this pleading with the court. You must also serve your written response on the person who sent you this notice.

If you do not file a written response with the court, or if you do not serve your written response on the person who sent you this notice, then:

- The court may ***refuse to allow you to speak*** at the scheduled hearing; and
- The court may ***rule against you*** without formally calling the matter at the hearing.

NOTICE IS FURTHER GIVEN that the hearing on the said Motion will be held before a United States Bankruptcy Judge, in the Foley Federal Building, 300 Las Vegas Boulevard South, Bankruptcy Court Room 3, Third Floor, Las Vegas, NV on October 29<sup>th</sup> 2009 at 2:30 pm.

Dated: September 18, 2009

/s/Jorge L. Sanchez, Esq.  
JORGE L. SANCHEZ, ESQ.  
Attorney for Debtor

SANCHEZ LAW GROUP, LTD.  
930 S. FOURTH STREET, SUITE 211  
LAS VEGAS, NEVADA 89101  
(702) 635-8529

JORGE L. SANCHEZ, ESQ,  
Nevada Bar No. 10434  
SANCHEZ LAW GROUP, LTD.  
930 South Fourth Street, Suite 211  
Las Vegas, Nevada 89101  
Phone (702) 635-8529  
Attorney for Debtor

In re: ) CHAPTER 13  
)  
RAMIRO ROSALES HERNANDEZ ) CASE NUMBER 09 – 21996-MKN  
ROSA BUSTAMONTE ROSALES )  
) Rick Yarnall Chapter 13 Trustee  
)  
) DATE: October 29, 2009  
Debtors. ) TIME: 2:30 pm  
)

**CERTIFICATE OF SERVICE FOR NOTICE AND MOTION TO  
VALUE DEBTORS' NON-PRINCIPAL RESIDENCE REAL PROPERTY,  
TO MODIFY THE RIGHTS OF PARTIALLY SECURED AND WHOLLY  
UNSECURED LIENHOLDERS AND OBJECTION TO  
LIENHOLDERS' PROOF(S) OF CLAIM, IF ANY**

1. On July 7, 2009, I served the following document(s):

Notice and Motion to Value Debtors' Non-Principal Residence Real Property, to Modify the  
Rights of Partially Secured and Wholly Unsecured Lienholders and Objection to Lienholders'  
Proof(s) of Claim, if any pursuant to 11 U.S.C. § 5060(a) and § 1322

2. I served the above-named document(s) by the following means to the persons as  
listed below:

- a. ECF System
- b. Certified United States mail, postage fully prepaid, addressed as follows:

Special Notice Recipient For Bank Of America  
Jeremy T. Bergstrom, Esq.  
Miles, Bauer, Bergstrom & Winters, LLP  
2200 Paseo Verde Pkwy., Suite 250  
Henderson, NV 89052

BAC Home Loans  
450 American St  
Simi Valley, CA 91302

SANCHEZ LAW GROUP, LTD.  
930 S. FOURTH STREET, SUITE 211  
LAS VEGAS, NEVADA 89101  
(702) 635-8529

Resident Agent Bank of America  
The Corporation Trust Company of Nevada  
6100 Neil Road, Suite 500  
Reno, NV 89511

Richard Etter, President Bank of America  
200 Fourth Street, Second Floor  
Las Vegas, NV 89101

c. Personal Service

I personally delivered the document(s) to the persons at these addresses:

d. By direct email

Based upon the written agreement of the parties to accept service by email or a court order, I caused the document(s) to be sent to the persons at the email addresses listed below. I did not receive, within a reasonable time after the transmission, any electronic message or other indication that the transmission was unsuccessful.

e. By fax transmission

Based upon written agreement of parties to accept service by fax transmission or a court order, I faxed the document(s) to the persons at the fax numbers listed below. No error was reported by the fax machine that I used. A copy of the fax transmission is attached.

f. By messenger

I declare under penalty of perjury that the foregoing is true and correct.

Dated: September 18, 2009

/s/Doug Allen/s/

An employee of Sanchez Law Group